

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
Baltimore Division**

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In re: : **Chapter 11 (Subchapter V)**
: **Case No. 25-10005**
Seth L Blum and Bessy G Blum :
: **Debtors.** :
: -----X

OBJECTION TO PROOFS OF CLAIM #23, 24, and 25 (Navy Federal Credit Union)

NOTIFY IS HEREBY GIVEN to the above-named creditor that such creditor must file with the Clerk of the Bankruptcy Court, 6500 Cherrywood Lane, Greenbelt MD 20770, a responsive memorandum opposing the objection and a request for a hearing, if desired, unless the claimant wishes to rely solely upon the proofs of claim, and mail a copy thereof to the undersigned, within thirty (30) days of the date of service of this objection. A hearing may be held upon the objection, and any response thereto, by the court at the Court's discretion.

1. Jurisdiction over this matter is proper pursuant to 28 U.S.C. § 1334(b) as a civil proceeding arising under Title 11 or arising in a case under Title 11. As a matter concerning the allowance or disallowance of claim, this constitutes a core proceeding. 28 U.S.C. § 157(b)(2)(B).
2. The debtor does not owe this debt, and therefore it is unenforceable against the debtor and property of the debtor under 11 U.S.C. § 502(b)(1).
3. The alleged debt, on its face, is time-barred by Maryland's 3-year statute of limitations. The attachments show last transaction dates in 2014 and 2015, over 9 years before the petition date.
4. Accordingly, the claims are unenforceable under 11 U.S.C. § 502(b)(1), and Debtor's objection must be sustained.

WHEREFORE, the Debtor respectfully objects to Claims #23, 24 and 25 under 11 U.S.C. § 502(b)(1) and requests that they be disallowed in their entirety.

Dated: August 28, 2025.

Respectfully submitted,

/s/Daniel M. Press
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McLean, Virginia 22101
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Counsel for Debtors

CERTIFICATE OF SERVICE

I certify that on the 28th day of August, 2025, the foregoing Objection was served on the U.S. Trustee, the Subchapter V Trustee, and all other parties requesting notice by CM/ECF as follows:

Monique Desiree Almy malmy@crowell.com,
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Hugh M. (UST) Bernstein hugh.m.bernstein@usdoj.gov

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US Trustee - Baltimore USTPRegion04.BA.ECF@USDOJ.GOV

Eric VandeLinde eric.vandelinde@bww-law.com,
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and upon the claimant by first class mail, postage prepaid, addressed as follows:

Navy Federal Credit Union
Attn Nia Dillon, Bankruptcy Specialist
PO Box 3000
Merrifield VA 22119

President
Navy Federal Credit Union
820 Follin Lane SE
Vienna, VA 22180-4907

/s/Daniel M. Press
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